B 1 (Official Form 1) (1/08) United States Bankruptcy Court **Voluntary Petition** Northern District of West Virginia Name of Joint Debtor (Spouse) (Last, First, Middle): Name of Debtor (if individual, enter Last, First, Middle): BESECKER, ANNE ELIZABETH BESECKER, JOHN ALBERT All Other Names used by the Joint Debtor in the last 8 years All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): (if more than one, state all): 7622 Street Address of Joint Debtor (No. and Street, City, and State): Street Address of Debtor (No. and Street, City, and State): 19 CLARENCE TAYLOR ROAD 19 CLARENCE TAYLOR ROAD SPRINGFIELD, WV SPRINGFIELD, WV ZIP CODE 26763 ZIP CODE 26763 County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: **HAMPSHIRE** Mailing Address of Joint Debtor (if different from street address): Mailing Address of Debtor (if different from street address): PO BOX 399 PO BOX 399 SPRINGFIELD, WV SPRINGFIELD, WV ZIP CODE 26763 ZIP CODE 26763 Location of Principal Assets of Business Debtor (if different from street address above): ZIP CODE Chapter of Bankruptcy Code Under Which Type of Debtor Nature of Business (Form of Organization) (Check one box.) the Petition is Filed (Check one box.) (Check one box.) ☐ Chapter 15 Petition for Health Care Business Chapter 7 Single Asset Real Estate as defined in Chapter 9 Recognition of a Foreign Chapter 11 Main Proceeding See Exhibit D on page 2 of this form. 11 U.S.C. § 101(51B) Chapter 15 Petition for Corporation (includes LLC and LLP) Railroad Chapter 12 $\bar{\Box}$ Chapter 13 Recognition of a Foreign Partnership Stockbroker Other (If debtor is not one of the above entities, Commodity Broker Nonmain Proceeding check this box and state type of entity below.) Clearing Bank $\overline{\sqcap}$ Nature of Debts Other (Check one box.) Tax-Exempt Entity ✓ Debts are primarily consumer ☐ Debts are primarily (Check box, if applicable.) debts, defined in 11 U.S.C. business debts. § 101(8) as "incurred by an Debtor is a tax-exempt organization individual primarily for a under Title 26 of the United States Code (the Internal Revenue Code). personal, family, or household purpose. Chapter 11 Debtors Filing Fee (Check one box.) Check one box: ☐ Full Filing Fee attached Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (applicable to individuals only). Must attach 17 signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B. Check all applicable boxes: A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b) THIS SPACE IS FOR Statistical/Administrative Information COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors **Estimated Number of Creditors** П **∡** 1-49 1 1 200-999 1,000-5,001-10,001-25,001-50,001-Over 100-199 50-99 100,000 5.000 10,000 25,000 50,000 100,000 Estimated Assets П V \$0 to \$50,001 to \$100,001 to \$500,001 \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$500,000,001 More than

to \$500 to \$10 to \$50 to \$100 to \$1 billion \$1 billion \$50,000 \$100,000 \$500,000 to \$1 million million million million million **Estimated Liabilities** 10 **8k-0075** Doc 06 Desc ered 04/01/ Filed 04/01/ \$1,000,001 ed \$10,000,001 \$500,000,001 Main \$50,001 to \$0 to Document of_t5500 \$500,000 to \$1 to \$10 to \$1 billion \$1 billion \$50,000 \$100,000 million million million million million

B 1 (Official Form 1) (1/08)		Page 2
Voluntary Petition (This page must be completed and filed in every case.)	Name of Debtor(s): BESECKER, JOHN ALBERT & ANNE E	LIZABETH
All Prior Bankruptcy Cases Filed Within Last 8 Y	ears (If more than two, attach additional sheet	.)
Location Where Filed:	Case Number:	Date Filed:
Where Filed: Location	Case Number:	Date Filed:
Where Filed:	line of this Dahton (If more than one attach on	dditional shoot)
Pending Bankruptcy Case Filed by any Spouse, Partner, or Affil Name of Debtor:	Case Number:	Date Filed:
District: Northern District of West Virginia	Relationship:	Judge:
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)	(To be completed if debto whose debts are primarily I, the attorney for the petitioner named in the have informed the petitioner that [he or she 12, or 13 of title 11, United States Cod available under each such chapter. I further debtor the notice required by 11 U.S.C. § 34	r is an individual consumer debts.) ne foregoing petition, declare that I may proceed under chapter 7, 11, le, and have explained the relief certify that I have delivered to the
Exhibit A is attached and made a part of this petition.	Signature of Attorney for Debtor(s)	(Date)
Exhibit Does the debtor own or have possession of any property that poses or is alleged to pose Yes, and Exhibit C is attached and made a part of this petition. No.		oublic health or safety?
Exhibit (To be completed by every individual debtor. If a joint petition is filed Exhibit D completed and signed by the debtor is attached and a lifthis is a joint petition: Exhibit D also completed and signed by the joint debtor is attached.	d, each spouse must complete and atta	
Information Regarding to (Check any applibriance) Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180 day There is a bankruptcy case concerning debtor's affiliate, general part Debtor is a debtor in a foreign proceeding and has its principal place has no principal place of business or assets in the United States but it this District, or the interests of the parties will be served in regard to	cable box.) f business, or principal assets in this District for ys than in any other District. tner, or partnership pending in this District. e of business or principal assets in the United Sis a defendant in an action or proceeding [in a sis a defendant in	States in this District, or
Certification by a Debtor Who Resides a (Check all applica Landlord has a judgment against the debtor for possession of debt	able boxes.)	following.)
Debtor claims that under applicable nonbankruptcy law, there are entire monetary default that gave rise to the judgment for possessi Debtor has included with this petition the deposit with the court of Case 3: fling pith petition Doc 1 Filed 04/01/10	ion, after the judgment for possession was enter	red, and O-day period after the
Debtor certifies that he/she has served the Ood William this certifies		. = = = =

B 1 (Official Form) 1 (1/08)	Page 3	
Voluntary Petition	Name of Debtor(s):	
(This page must be completed and filed in every case.)	BESECKER, JOHN ALBERT & ANNE ELIZABETH	
· · · · · · · · · · · · · · · · · · ·	atures	
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative	
I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has phosen to file under about 7.11.12	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.	
chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.	(Check only one box.)	
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).	I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.	
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. X Ahn A. Besecker by Port	X	
x Signature of Debtor X Descend	(Signature of Foreign Representative)	
Signature of Joint Debtor (304) 492-5174 Telephone Number (if not represented by attorney)	(Printed Name of Foreign Representative)	
Telephone Number (if not represented by attorney) 03/23/2010 Date	Date	
Signature of Attorney*	Signature of Non-Attorney Bankruptcy Petition Preparer	
X Signature of Attorney for Debtor(s) Printed Name of Attorney for Debtor(s)	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. § 8 110(b) 110(b) and 202(b); and (2) if rules are	
Firm Name	required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rul guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a max fee for services chargeable by bankruptcy petition preparers, I have given the continuous of the maximum amount before propaging any decument for filips for a service of the maximum amount before propaging any decument for filips for a service of the maximum amount before propaging any decument for filips for a service of the maximum amount before propaging any decument for filips for a service of the maximum amount before propaging any decument for filips for a service of the maximum amount before propaging any decument for filips for a service of the maximum amount before propaging any decument for filips for a service of the maximum amount before propaging and the service of the maximum amount before propaging and the service of the maximum amount before propaging and the service of the	
Address	notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.	
Telephone Number	Printed Name and title, if any, of Bankruptcy Petition Preparer	
Date	Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or	
*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)	
Signature of Debtor (Corporation/Partnership)	Address	
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	x	
The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Date Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided place.	
X Signature of Authorized Individual	partner whose Social-Security number is provided above. Names and Social-Security numbers of all other individuals who prepared or assisted	
Printed Name of Authorized Individual	in preparing this document unless the bankruptcy petition preparer is not an individual.	
	If more than one person prepared this document, attach additional sheets conforming	
	to the appropriate official form for each person.	
	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.	

UNITED STATES BANKRUPTCY COURT

Northern District of West Virginia

JOHN ALBERT BESECKER	
In re anne elizabeth besecker	Case No.
Debtor	(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- ☐ 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- ☐ 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]
If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); ☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: And Besecker by Com Besecker

Date: 03/23/2010

UNITED STATES BANKRUPTCY COURT

Northern District of West Virginia

JOHN ALBERT BESECKER	
In re_ANNE ELIZABETH BESECKER	Case No.
Debtor	(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- ☐ 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- ☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]
If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); ☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit ounseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and orrect.
Signature of Debtor: An a Besecker, Pop Date: 03/23/2010

WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)
Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors. Doc 1. Filed 04/01/10. Entered 04/01/10 14:07:06. Desc Main

Case 3:10-bk-00750 Doc 1 Filed 04/01/10. Entered 04/01/10 14:07:06 Desc Main The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.

UNITED STATES BANKRUPTCY COURT

Northern District of West Virginia

In re BESECKER, JOHN A & ANNE E Debtor	Case No.
Debtor	Chapter
	CE TO CONSUMER DEBTOR(S) HE BANKRUPTCY CODE
	ey] Bankruptcy Petition Preparer the debtor's petition, hereby certify that I delivered to the debtor the
Printed name and title, if any, of Bankruptcy Petition Preparer Address:	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.) (Required
X Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.	by 11 U.S.C. § 110.)
	n of the Debtor read the attached notice, as required by § 342(b) of the Bankruptcy
	Of an elylon e Beseeks
JOHN A & ANNE E BESECKER Printed Name(s) of Debtor(s)	STENATURE OF Debtor Date
Case No. (if known)	Signature of Debtor (if any) Date 3/23/2010 Signature of Joint Debtor (if any) Date
Instance tions Attack a serve of Ferm D 2014. Native to Com-	

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

UNITED STATES BANKRUPTCY COURT

Northern District of West Virginia

In re:	BESECKER, JOHN A & ANNE E	,	Case No
_	Debtor		(if known)

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

-10,572.00 - SPOUSE - 7,689.00 - HUSBAND -13,845.00 - SPOUSE

-10,070.00 - HUSBAND

Doc 1 Case 3:10-bk-00750

2008 DOLPHIN GROUP LLC K-1 PARTNER'S SHARE OF INCOME/LOSS 2008 DOLPHIN GROUP LLC K-1 PARTNER'S SHARE OF INCOME/LOSS 2009 DOLPHIN GROUP LLC K-1 PARTNER'S SHARE OF INCOME/LOSS 2009 DOLPHIN GROUP LLC K-1 PARTNER'S SHARE OF INCOME/LOSS Filed 04/01/10 Entered 04/01/10 14:07:06 Desc Main

Page 11 of 55 Document

2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

36,969.00 - HUSBAND
2008 NAVY RETIREMENT
39,796.80 - HUSBAND
2009 NAVY RETIREMENT
9,932.70 - HUSBAND
2010 YTD NAVY RETIREMENT
SEE CONTINUATION STATEMENT
ADDITIONAL INCOME AMOUNTS AND SOURCES

3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

 NAME AND ADDRESS OF CREDITOR
 DATES OF PAID
 AMOUNT STILL OWING

 BANK OF AMERICA
 10/5/09, 11/5/09, 11/5/09, 11/5/10, CHARLOTTE, NC 28255
 206,217.40

None

SEE CONTINUATION STATEMENT

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATES OF AMOUNT AMOUNT PAYMENTS/ PAID OR STILL TRANSFERS VALUE OF OWING TRANSFERS

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATE OF AND RELATIONSHIP TO DEBTOR

PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

CASE #: 01-C-10-033479 OC

SUIT FILED ON PAST DUE

ALLEGANY COUNTY CIRCUIT

PENDING

SEE CONTINUATION SHEET

COURT - CUMBERLAND, MD ACCOUNT



b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF **SEIZURE**

DESCRIPTION AND VALUE OF PROPERTY

Repossessions, foreclosures and returns



List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

6. Assignments and receiverships



a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT



b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF PROPERTY

7. Gifts



List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT DESCRIPTION AND VALUE OF GIFT

8. Losses



List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

within one year in

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

CCCS OF SOUTHERN WEST VIRGINIA 1219 OHIO AVENUE DUNBAR, WV 25064

3/22/10

60.00

10. Other transfers



a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED

AND VALUE RECEIVED



b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S

INTEREST IN PROPERTY

11. Closed financial accounts



List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes



List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF BANK OR
OTHER DEPOSITORY
OF THOSE WITH ACCESS
OF
OF
OR SURRENDER,
CONTENTS
OF ANY

13. Setoffs



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF AMOUNT
NAME AND ADDRESS OF CREDITOR SETOFF OF SETOFF

14. Property held for another person



List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS DESCRIPTION AND OF OWNER VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor



If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses



If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight** years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.



a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF NOTICE

ENVIRONMENTAL

LAW



b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF

ENVIRONMENTAL

UNIT NOTICE LAW



c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business



a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in

which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS

OF SOCIAL-SECURITY

BEGINNING AND

NAME

OR OTHER INDIVIDUAL

ADDRESS NATURE OF BUSINESS

ENDING DATES

TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN

JOHN A BESECKER ANNE E BESECKER 9545

7622 PO BOX 399

HOME BASE GAS CYLINDER BAG 1/1/2000 -

SPRINGFIELD, WV 26763

MANUFACTURING

12/31/2009



None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

CAROL KITZMILLER HC 60 BOX 133 2007-2009

SLANESVILLE, WV 25444

b. List all firms or individuals who within **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

CAROL KITZMILLER

12/18/2009

HC 60 BOX 133 SLANESVILLE, WV 25444 X

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

None

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

20. Inventories



a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

None

b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

DATE OF INVENTORY

21. Current Partners, Officers, Directors and Shareholders



a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST



b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders



a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL



b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation



If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY
OR DESCRIPTION
AND VALUE OF PROPERTY

24. Tax Consolidation Group.



If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER-IDENTIFICATION NUMBER (EIN)

25. Pension Funds.



If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER-IDENTIFICATION NUMBER (EIN)

* * * * * *

[If completed by an individual or individual and spouse] I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct. Signature On Ne Beseaker by POA

Signature On Ne Beseaker

of Joint Debtor

(if any) Date 3/23/2010 Date 3/23/2010 [If completed on behalf of a partnership or corporation] I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct to the best of my knowledge, information and belief. Signature Print Name and Title [An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.] 1 continuation sheets attached Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571 DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section. Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer Social-Security No. (Required by 11 U.S.C. § 110.) If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social-security number of the officer, principal, responsible person, or partner who signs this document. Address Signature of Bankruptcy Petition Preparer Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person

III FE DESCORER, JOHN A & ANNE E	In re	BESECKER,	JOHN A & ANNE E	
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Case	No		
Case	INU.		

STATEMENT OF FINANCIAL AFFAIRS (CONTINUATION SHEET)

Question No. (from sheet above)	Further Description
2	JOHN A BESECKER - SOCIAL SECURITY INCOME (2008 - \$10,056; 2009 - \$10,704; 2010 YTD - \$2,676) ANNE E BESECKER - SOCIAL SECURITY INCOME (2008 - \$6,156; 2009 - \$6,588; 2010 YTD - \$1,647)
3	CAPITOL ONE BANK - PO BOX 71083 - CHARLOTTE, NC 28272-1083 (PAYMENTS MADE: 10/5/09 - \$18; 11/9/09 - \$18; 12/8/09 - \$50; 1/11/10 - \$100)
4	MID-ATLANTIC OF CUMBERLAND V. BESECKER, CASE NO. 01-C-10-033479 OC, CIRCUIT COURT FOR ALLEGANY COUNTY, 30 WASHINGTON STREET, CUMBERLAND, MD 21502, LAWSUIT FILED FOR NURSING HOME SERVICES DUE TO DENIAL OF INSURANCE PROVIDER, CASE PENDING

Sheet <u>1</u> of <u>1</u> continuation sheets attached to Statement of Financial Affairs

In re BESECKER, JOHN A & ANNE E	Case No.
Debtor	(If known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

10.63 AC LOTS 17-19-21 & 23 WHITSON'S POINT SD SPRINGFIELD, WV 26763 MARITAL HOME AND COLLATERAL FOR HOME MORTGAGE MORTGAGE \$160,766.00 \$206,217.40	DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
	WHITSON'S POINT SD	COLLATERAL FOR HOME	7	\$160,766.00	\$206,217.40

(Report also on Summary of Schedules.)

In re	BESECKER, JOHN A & ANNE E	
	Debtor	

Case No.	
	(If known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
Cash on hand.	X			
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		BANK OF ROMNEY CHECKING & SAVINGS FNB BANK CHECKING	W	\$257.00 \$198.00
Security deposits with public utilities, telephone companies, landlords, and others.	×			
Household goods and furnishings, including audio, video, and computer equipment.		HOUSEHOLD GOODS, APPLIANCES & FURNISHINGS - HOME IN SPRINGFIELD, WV	J	\$2,100.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.		MISCELLANEOUS PAPERBACK & HARDCOVER BOOKS - HOME IN SPRINGFIELD, WV	J	\$225.00
6. Wearing apparel.		CLOTHING & SHOES - HOME IN SPRINGFIELD, WV	J	\$650.00
7. Furs and jewelry.		WEDDING RINGS - HOME IN SPRINGFIELD, WV	J	\$400.00
8. Firearms and sports, photographic, and other hobby equipment.	×			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	×			
10. Annuities. Itemize and name each issuer.	×			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	×			

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In re BESECKER, JOHN A & ANNE E	,	Case No.
Debtor		(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	×			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	×			
14. Interests in partnerships or joint ventures. Itemize.		DOLPHIN GROUP LLC SPRINGFIELD, WV 26763	J	\$0.00
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	×			
16. Accounts receivable.	×			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	×			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	×			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A – Real Property.	×			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	×			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	×			

In re	BESECKER, JOHN A & ANNE E	
	Debtor	

Case No.		
	(If known)	

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
22. Patents, copyrights, and other intellectual property. Give particulars.	×			
23. Licenses, franchises, and other general intangibles. Give particulars.	×			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	×			
	i	1997 FORD F-150	J	\$2,000.00
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1998 SUBARU FORESTER	J	\$2,300.00
26. Boats, motors, and accessories.	\times			
27. Aircraft and accessories.	\times	1		
28. Office equipment, furnishings, and supplies.		DESK, CHAIR, PENCIL HOLDERS & MISC OFFICE SUPPLIES	w	\$150.00
29. Machinery, fixtures, equipment, and supplies used in business.		6 YR OLD DESKTOP COMPUTER & 5 YR OLD PRINTER	w	\$200.00
30. Inventory.	×			
31. Animals.	×			ļ.
32. Crops - growing or harvested. Give particulars.	×			
33. Farming equipment and implements.	×			
34. Farm supplies, chemicals, and feed.	×			
35. Other personal property of any kind not already listed. Itemize.	×			
	•	0 continuation sheets attached Total	>	\$ 8,480.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

ln re	BESECKER, JOHN A & ANNE E	
	Debtor	

Case No.	
	(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	Check if debtor claims a homestead exemption that exceed
(Check one box)	\$136,875.

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
10.63 AC LOTS 17-19-21 & 23 WHITSON'S POINT SD SPRINGFIELD, WV 26763 (NO EQUITY IN PROPERTY)	38-10-4(a)	\$0.00	\$0.00
HOUSEHOLD GOODS, APPLIANCES & FURNISHINGS - HOME IN SPRINGFIELD, WV	38-10-4(c)	\$2,100.00	\$2,100.00
MISCELLANOUS PAPERBACK & HARDCOVER BOOKS - HOME IN SPRINGFIELD, WV	38-10-4(c)	\$225.00	\$225.00
CLOTHING & FOOTWEAR - HOME IN SPRINGFIELD, WV	38-10-4(c)	\$650.00	\$650.00
WEDDING RINGS - HOME IN SPRINGFIELD, WV	38-10-4(i)	\$400.00	\$400.00

____continuation sheets attached

In re	BESECKER, JOHN A & ANNE E	Case No.
	Debtor	(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

(Continuation Sheet)

		EXEMPTION
38-10-4(k)(5)	\$2,000.00	\$2,000.00
38-10-4(k)(5)	\$2,300.00	\$2,300.00
38-10-4(e)	\$150.00	\$150.00
38-10-4(e)	\$200.00	\$200.00
	38-10-4(k)(5) 38-10-4(e)	\$2,300.00 \$2,300.00 \$8-10-4(e) \$150.00

Continuation sheet 1 of 1

B6D	(Official Form	6D)	(12/07)

In re BESECKER, JOHN A & ANNE E ,	Case No.	
Debtor	(If known)	

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 022728615			9/1/09 - 10.63 AC LOTS					
BANK OF AMERICA 100 N TRYON STREET CHARLOTTE, NC 28255		J	17-19-21 & 23 WHITSON'S POINT SD SPRINGFIELD, WV 26763				\$206,217.40	\$45,451.40
			VALUE \$ 160,766.00	<u> </u>				
ACCOUNT NO.						:		
			VALUE \$			ļ <u>.</u>		
ACCOUNT NO.			VALUE \$					
O continuation sheets attached			Subtota! ► (Total of this page)	,			\$ 206,217.40	\$ 45,451.40
			Total ► (Use only on last page)				\$ 206,217.40	\$ 45,451.40
							(Report also on Summary of Schedules.)	(If applicable, report also on Statistical Summary of Certain Liabilities and Related

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Data.)

In re BESECKER, JOHN A & ANNE E	Case No
Debtor	(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all

amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data. Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.) Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the

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cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

B6E (Official Form 6E) (12/07) – Cont.	
In re BESECKER, JOHN A & ANNE E ,	Case No(if known)
Certain farmers and fishermen	
Claims of certain farmers and fishermen, up to \$5,400* per farmer	or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
Deposits by individuals	
Claims of individuals up to \$2,425* for deposits for the purchase, that were not delivered or provided. 11 U.S.C. § 507(a)(7).	lease, or rental of property or services for personal, family, or household use,
▼ Taxes and Certain Other Debts Owed to Governmental Unit	s
Taxes, customs duties, and penalties owing to federal, state, and lo	ocal governmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to Maintain the Capital of an Insured Deposit	ory Institution
Claims based on commitments to the FDIC, RTC, Director of the Governors of the Federal Reserve System, or their predecessors or si § 507 (a)(9).	Office of Thrift Supervision, Comptroller of the Currency, or Board of uccessors, to maintain the capital of an insured depository institution. 11 U.S.C.
Claims for Death or Personal Injury While Debtor Was Into	xicated
Claims for death or personal injury resulting from the operation of drug, or another substance. 11 U.S.C. § 507(a)(10).	a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a
	ee years thereafter with respect to cases commenced on or after the date of
adjustment.	
_ <u>1</u> _ conti	inuation sheets attached

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Type of Priority for Claims Listed on This Sheet

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
Account No. 29262									
VIRGINIA DEPT OF TAXATION PO BOX 1777 RICHMOND, VA 23218-1777		Н	1991-1992 VA PENALTIES & INTEREST ON PREVIOUSLY PAID TAX LIABILITIES			×	\$666.38	\$666.38	\$0.00
Account No. 90452378483							10.000.00		
DCS (VIRGINIA DEPT OF TAXATION) PO BOX 90452378483 PLEASANTON, CA 94566-9056		Н	1991-1992 VA BUSINESS TAXES IN DISPUTE W/ COLLECTIONS			×	\$7,624.56	\$7,624.56	\$0.00
Account No.									
Account No.									
Sheet no. 1 of 1 continuation sheets attache Creditors Holding Priority Claims	d to Scl	nedule of	(T		Subtota		\$ 8,290.94	\$ 8,290.94	0.00
Creamos Holling i Holling Claums		(Totals of this page) Total (Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)		al➤	§ 8,290.94				
			Totals (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)				\$ 8,290.94	\$ 0.00	

B6F	(Official	Form	6F)	(12/07)

In re	BESECKER, JOHN A & ANNE E
	Debtor

Case No.	
	(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data..

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F. HUSBAND, WIFE, JOINT, OR COMMUNITY DATE CLAIM WAS AMOUNT OF CREDITOR'S NAME, UNLIQUIDATED CONTINGENT **CLAIM** CODEBTOR **INCURRED AND MAILING ADDRESS** DISPUTED **CONSIDERATION FOR** INCLUDING ZIP CODE, CLAIM. AND ACCOUNT NUMBER IF CLAIM IS SUBJECT TO (See instructions above.) SETOFF, SO STATE. ACCOUNT NO. 5178-0517-9205-3637 CAPITOL ONE BANK 2002-2005 CREDIT CARD w \$497.00 PO BOX 71083 **PURCHASES** CHARLOTTE, NC 28272-1083 ACCOUNT NO. BESECKER 2714-1 MID-ATLANTIC OF CUMBERLAND X 2008-2009 NURSING CENTER J \$50,096.67 CARE DENIED BY INSURANCE 730 FURNACE STREET **PROVIDER** CUMBERLAND, MD 21502 ACCOUNT NO. ACCOUNT NO. Subtotal➤ \$ 50,593.67 \$ 50,593.67 0 continuation sheets attached (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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B6G (Official Form 6G) (12/07)		
In re BESECKER, JOHN A & ANNE E	Case No.	
Debtor		(if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

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NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT		

B6H (Official Form 6H) (12	Z/U/)	
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In re BESECKER, JOHN A & ANNE E,	Case No	
Debtor		(if known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

NAME AND ADDRES	S OF CODEBTOR	NAME AND ADDRESS OF CRI	EDITOR
			:
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In re BESECKER, JOHN A & ANNE E ,	Case No.
Debtor	(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

Debtor's Marital	DEPENDE	ENTS OF DEBTOR A	AND SPOUSE
Status: MARRIED	RELATIONSHIP(S):		AGE(S):
Employment: DEBTOR			SPOUSE
Occupation RETIR		RETIRED	
Name of Employer			
How long employed	1		
Address of Employe	er		TO MALE TO A STATE OF THE STATE
NCOME: (Estimate c	of average or projected monthly income at time (led)	DEBTOR	SPOUSE
36. 41		\$	
(Prorate if not pa Estimate monthly of		\$	<u> </u>
SUBTOTAL		\$_0.00	\$ 0.00
LESS PAYROLL I a. Payroll taxes and b. Insurance		\$\$	
c. Union duesd. Other (Specify):		\$ \$	\$ \$
SUBTOTAL OF PA	AYROLL DEDUCTIONS	\$_0.00	\$_0.00
TOTAL NET MON	ITHLY TAKE HOME PAY	\$_0.00	\$ 0.00
(Attach detailed s		\$	
Income from real pr		3	. \$
	ds ance or support payments payable to the debtor for or that of dependents listed above	\$ \$	s
. Social security or a	government assistance		
(Specify): SOCIA	L SECURITY BENEFITS	\$ 892.00	\$ <u>549.00</u>
. Other monthly inco		\$ <u>3,316.40</u>	\$
(Specify):		\$	\$
. SUBTOTAL OF L	INES 7 THROUGH 13	\$ <u>4,208.40</u>	\$_549.00
. AVERAGE MON	THLY INCOME (Add amounts on lines 6 and 14)	\$_4,208.40	\$_549.00
. COMBINED AVE	RAGE MONTHLY INCOME: (Combine column		757.40 mary of Schedules and, if applicable,

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

NONE ANTICIPATED

In re_BESECKER, JOHN A & ANNE E	,	Case No
Debtor		(if known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of exper	ianures lubelea "Spouse.
1. Rent or home mortgage payment (include lot rented for mobile home)	\$ <u>1,498.26</u>
a. Are real estate taxes included? Yes _ ▼ No	
b. Is property insurance included? Yes No	
2. Utilities: a. Electricity and heating fuel	\$ 385.00
b. Water and sewer	\$ <u>43.00</u>
c. Telephone	\$ <u>150.00</u>
d. Other CABLE, CELLULAR PHONE, TRASH REMOVAL	\$ <u>209.38</u>
3. Home maintenance (repairs and upkeep)	\$ <u>161.00</u>
4. Food	\$ <u>525.00</u>
5. Clothing	\$ 30.00
6. Laundry and dry cleaning	\$ <u>40.00</u>
7. Medical and dental expenses	\$ <u>663.00</u>
8. Transportation (not including car payments)	\$ <u>416.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$
10.Charitable contributions	\$
11.Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$ 42.97
b. Life	§ 74.53
c. Health	\$
d. Auto	\$ 145.70
e. Other	\$
12. Taxes (not deducted from wages or included in home mortgage payments)	
(Specify) PERSONAL PROPERTY TAXES	\$ <u>47.75</u>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	
a. Auto	\$
b. Other CAPITOL ONE CREDIT CARD PAYMENT	\$ <u>20.00</u>
c. Other HOME HEALTH CARE PROVIDER	§ <u>896.00</u>
14. Alimony, maintenance, and support paid to others	\$
15. Payments for support of additional dependents not living at your home	\$
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$
17. Other POSTAGE, BANK CHARGES, PERSONAL CARE	<u>\$_212.28</u>
 AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 	\$_5,559.87
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: MEDICAL EXPENDITURES ARE EXPECTED TO INCREASE DUE TO MR. BESECKER'S DECLINING HEALTH, AND THE NEED FOR MORE IN-HOME CARE, AS WELL AS MEDICATIONS AND SUPPLIES, ARE REQUIRED MORE FREQUENTLY.	
20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule I	\$_4,757.40
b. Average monthly expenses from Line 18 above	\$ 5,559.87
c Monthly net income (a minus h.)	\$ -802.47

United States Bankruptcy Court

Northern District of West Virginia

In re BESECKER, JOHN A & ANNE E,	Case No.
Debtor	
	Chapter 7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 160,766.00		
B - Personal Property	YES	3	\$ 8,480.00		
C - Property Claimed as Exempt	YES	2			
D - Creditors Holding Secured Claims	YES	1		\$ 206,217.40	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	3		\$ 8,290.94	
F - Creditors Holding Unsecured Nonpriority Claims	YES	1		\$ 50,593.67	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 4,757.40
J - Current Expenditures of Individual Debtors(s)	YES	1			\$ 5,559.87
TO	DTAL		\$ 169,246.00	\$ 265,102.01	

United States Bankruptcy Court

Northern District of West Virginia

In re BESECKER, JOHN A & ANNE E Debtor	Case No.
24000	Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 8,290.94
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$
Student Loan Obligations (from Schedule F)	\$
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$
TOTAL	\$ 8,290.94

State the following:

Average Income (from Schedule I, Line 16)	\$ 4,757.40
Average Expenses (from Schedule J, Line 18)	\$ 5,559.87
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	\$ 3,316.40

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 45,451.40
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 8,290.94	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$
4. Total from Schedule F		\$ 50,593.67
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 96,045.07

UNITED STATES BANKRUPTCY COURT

Northern District of West Virginia

In re BESECKER, JOHN A & ANNE E
Debtor

Case No.		
	Chapter 7	

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A – Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
Creditor's Name: BANK OF AMERICA	Describe Property Securing Debt: 19 CLARENCE TAYLOR ROAD, SPRINGFIELD, WV 10.63 AC WHITSON'S POINT SD
Property will be (check one): Surrendered Retained	
If retaining the property, I intend to (check at least one): Redeem the property Reaffirm the debt	
Other. Explainusing 11 U.S.C. § 522(f)).	(for example, avoid lien
Property is (check one): Claimed as exempt	J Not claimed as exempt
Property No. 2 (if necessary)]
Creditor's Name:	Describe Property Securing Debt:
Property will be (check one): Surrendered Retained	
If retaining the property, I intend to (check at least one): Redeem the property	
☐ Reaffirm the debt ☐ Other. Explain using 11 U.S.C. § 522(f)).	(for example, avoid lien
Property is (check one): Claimed as exempt	Not claimed as exempt

PART B – Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Lessor's Name: Describe Leased Property: Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): Property No. 2 (if necessary) Lessor's Name: Describe Leased Property: Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): 1 U.S.C. § 365(p)(2): 1 YES NO
Lessor's Name: Describe Leased Property: Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):
to 11 U.S.C. § 365(p)(2):
Property No. 3 (if necessary)
Lessor's Name: Describe Leased Property: Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): YES NO

In re BESECKER, JOHN A & ANNE E,

Case No.	
	(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing my knowledge, information, and belief.	summary and schedules, consisting of15_ sheets, and that they are true and correct to the best
,	Signature: John a Beseckas by
Date	Signature: John a. Beseckas ley
	Debtor
Date	Signature China Besecker
	(Joint Debtor, if any)
	[If joint case, both spouses must sign.]
	-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
the debtor with a copy of this document and the notices and information	reparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provide required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been revices chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum g any fee from the debtor, as required by that section.
Printed or Typed Name and Title, if any,	Social Security No.
of Bankruptcy Petition Preparer	(Required by 11 U.S.C. § 110.)
If the bankruptcy petition preparer is not an individual, state the name, the who signs this document.	le (if any), address, and social security number of the officer, principal, responsible person, or partner
Address	
X	
Signature of Bankruptcy Petition Preparer	Date
Names and Social Security numbers of all other individuals who prepared	or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:
lf more than one person prepared this document, attach additional signed	sheets conforming to the appropriate Official Form for each person.
A bankruptcy petition preparer's failure to comply with the provisions of title 11 18 U.S.C. § 156.	and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110;
DECLARATION UNDER PENALTY OF PR	ERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP
I, the	other officer or an authorized agent of the corneration are mamber or an authorized agent of the
partnership] of the [corpo	other officer or an authorized agent of the corporation or a member or an authorized agent of the oration or partnership] named as debtor in this case, declare under penalty of perjury that I have
read the foregoing summary and schedules, consisting of sheets (7 knowledge, information, and belief.	Total shown on summary page plus 1), and that they are true and correct to the best of my
Date	
	Signature:
	[Print or type name of individual signing on behalf of debtor.]
[An individual signing on behalf of a partnership or corporation must	
	up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. 88 152 and 3571

In re BESECKER, JOHN A & ANNE E	According to the information required to be entered on this statement
Debtor(s)	(check one box as directed in Part I, III, or VI of this statement):
Case Number:(If known)	 The presumption arises. ✓ The presumption does not arise. The presumption is temporarily inapplicable.

CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor, whether or not filing jointly. Unless the exclusion in Line 1C applies, joint debtors may complete a single statement. If the exclusion in Line 1C applies, each joint filer must complete a separate statement.

	Part I. MILITARY AND NON-CONSUMER DEBTORS				
	Disabled Veterans. If you are a disabled veteran described in the Declaration in this Part IA, (1) check the box at the beginning of the Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.				
1A	Declaration of Disabled Veteran. By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. §901(1)).				
Non-consumer Debtors. If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.					
	Declaration of non-consumer debts. By checking this box, I declare that my debts are not primarily consumer debts.				
1C	Reservists and National Guard Members; active duty or homeland defense activity. Members of a reserve component of the Armed Forces and members of the National Guard who were called to active duty (as defined in 10 U.S.C. § 101(d)(1)) after September 11, 2001, for a period of at least 90 days, or who have performed homeland defense activity (as defined in 32 U.S.C. § 901(1)) for a period of at least 90 days, are excluded from all forms of means testing during the time of active duty or homeland defense activity and for 540 days thereafter (the "exclusion period"). If you qualify for this temporary exclusion, (1) check the appropriate boxes and complete any required information in the Declaration of Reservists and National Guard Members below, (2) check the box for "The presumption is temporarily inapplicable" at the top of this statement, and (3) complete the verification in Part VIII. During your exclusion period you are not required to complete the balance of this form, but you must complete the form no later than 14 days after the date on which your exclusion period ends, unless the time for filing a motion raising the means test presumption expires in your case before your exclusion period ends. Declaration of Reservists and National Guard Members. By checking this box and making the appropriate entries below, I declare that I am eligible for a temporary exclusion from means testing because, as a member of a reserve				
	a. I was called to active duty after September 11, 2001, for a period of at least 90 days and I remain on active duty /or/ I was released from active duty on, which is less than 540 days before this bankruptcy case was filed; OR b. I am performing homeland defense activity for a period of at least 90 days /or/ I performed homeland defense activity for a period of at least 90 days, terminating on, which is less than 540 days before this bankruptcy case was filed.				

	Part II. CALCULATION OF MONTHLY INCOME FOR § 707(b)(7) EXCLUSION							
2	 Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed. a. Unmarried. Complete only Column A ("Debtor's Income") for Lines 3-11. b. Married, not filing jointly, with declaration of separate households. By checking this box, debtor declares under penalty of perjury: "My spouse and I are legally separated under applicable non-bankruptcy law or my spouse and I are living apart other than for the purpose of evading the requirements of § 707(b)(2)(A) of the Bankruptcy Code." Complete only Column A ("Debtor's Income") for Lines 3-11. 							
	c. Married, not filing jointly, without the declaration of separate households set out in Line 2.b above. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11.							
	d. 🗹	Married, filing jointly. Complete both Colines 3-11.	•	-	•		3 ("Spouse's I	ncome") for
	All fig the six month	gures must reflect average monthly income in a calendar months prior to filing the bankrup before the filing. If the amount of monthly divide the six-month total by six, and enter the six-month six-months are six-months as a six-months are six-months as a six-month six-months are six-months as a six-month six-months are six-months as a six-month six-months are six-months are six-months as a six-month six-months are six-months are six-months as a six-month six-months are six-months as a six-month six-months are six-months are six-months are six-months as a six-month six-months are six-month	_	Column A Debtor's Income	Column B Spouse's Income			
3	Gross	wages, salary, tips, bonuses, overtime, co	ommissic	ons.			\$	\$
4	Income from the operation of a business, profession or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part V.							
	a.	Gross receipts	9	\$				
	b.	Ordinary and necessary business expenses	es \$	\$]		
	c.	Business income	5	Subtract	Line b from Line a]	\$	 \$
	in the	and other real property income. Subtract appropriate column(s) of Line 5. Do not en art of the operating expenses entered on I	nter a num	nber less	s than zero. Do not incl	nce	•	
5	a.	Gross receipts	\$	\$				
	b.	Ordinary and necessary operating expense	ses \$	\$				
	c.	Rent and other real property income	S	Subtract	Line b from Line a		\$	\$
6	Intere	st, dividends and royalties.					\$	\$
7	Pensio	on and retirement income.					\$ 3,316.40	\$
8	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by						_	
9	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 9. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:					e	\$	\$
		ployment compensation claimed to enefit under the Social Security Act Debte	tor \$		Spouse \$		\$	\$

B22A (Off	ficial Form 22A) (Chapter 7) (12/08)						
10	Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.						
		\$					
	b.	\$					
!	Total and enter on Line 10		\$	\$			
11	Subtotal of Current Monthly Income for § 707(b)(7). Add Lines 3 thru and, if Column B is completed, add Lines 3 through 10 in Column B. Ent		\$ 3,316.40		0.00		
12	Total Current Monthly Income for § 707(b)(7). If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A. \$ 3,3						
	Part III. APPLICATION OF § 707(b)(7)						
13	Annualized Current Monthly Income for § 707(b)(7). Multiply the amount from Line 12 by the number 12 and enter the result.				39,796.80		
14	Applicable median family income. Enter the median family income for the applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)						
	a. Enter debtor's state of residence: WV b. Enter debtor's l	household size:		\$ 4	42,865.00		
 i	Application of Section 707(b)(7). Check the applicable box and proceed a	as directed.					
15	The amount on Line 13 is less than or equal to the amount on Line not arise" at the top of page 1 of this statement, and complete Part VII						
	☐ The amount on Line 13 is more than the amount on Line 14. Comp	plete the remaining p	arts of this sta	ate <u>men</u> t	t		
	Complete Parts IV, V, VI, and VII of this statement on	ly if required. (See Line 1	5.)			
	Part IV. CALCULATION OF CURRENT MONTHLY	Y INCOME FOF	R § 707(b)((2)			
16	Enter the amount from Line 12.			\$			
	Marital adjustment. If you checked the box at Line 2.c, enter on Line 17 Line 11, Column B that was NOT paid on a regular basis for the household debtor's dependents. Specify in the lines below the basis for excluding the payment of the spouse's tax liability or the spouse's support of persons oth dependents) and the amount of income devoted to each purpose. If necessal a separate page. If you did not check box at Line 2.c, enter zero.	ld expenses of the debe e Column B income (s ther than the debtor or sary, list additional ad	ebtor or the (such as or the debtor's				
		\$					
		\$					
		\$					
	Total and enter on Line 17.			\$	0.00		
18	Current monthly income for § 707(b)(2). Subtract Line 17 from Line 16 and enter the result.						

Part V. CALCULATION OF DEDUCTIONS FROM INCOME

Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)

National Standards: food, clothing and other items. Enter in Line 19A the "Total" amount from IRS National Standards for Food, Clothing and Other Items for the applicable household size. (This information

is available at www.usdoi.gov/ust/ or from the clerk of the bankruptcy court.)

19A

B22A (0	Official F	Form 22A) (Chapter 7) (12/08)						
19B	National Standards: health care. Enter in Line al below the amount from IRS National Standards for Out- of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out- of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the number of members of your household who are under 65 years of age, and enter in Line b2 the number of members of your household who are 65 years of age or older. (The total number of household members must be the same as the number stated in Line 14b.) Multiply Line a1 by Line b1 to obtain a total amount for household under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for household							
	Ho	usehold members under 65 years	s of age	Hou	sehold mem	bers 65 years of age	e or older	
	al.	Allowance per member		a2.	Allowance	e per member		
	b1.	Number of members		b2.	Number o	f members		
	c1.	Subtotal	0.00	c2.	Subtotal		0.00	\$ 0.00
20A	Utilit	I Standards: housing and utilitie ies Standards; non-mortgage expe ailable at <u>www.usdoj.gov/ust/</u> or fr	nses for the app	licable	county and	household size. (Th		\$
	IRS I	I Standards: housing and utilities Housing and Utilities Standards; mation is available at www.usdoj.gof the Average Monthly Payments b from Line a and enter the result	ortgage/rent exp gov/ust/ or from for any debts so	pense the closecured	or your counter of the bath by your hor	nty and household size nkruptcy court); enter ne, as stated in Line	ze (this er on Line b the	
20B	a.	IRS Housing and Utilities Stan	dards; mortgage	/rental	expense	\$		
	b.	Average Monthly Payment for if any, as stated in Line 42	any debts secur	ed by y	our home,	\$		
	c.	Net mortgage/rental expense				Subtract Line b from	m Line a.	\$ 0.00
21	Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:					\$		
	an exp	Standards: transportation; veh pense allowance in this category re dless of whether you use public tra	egardless of who					
22A	Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 8.							
	Trans Local Statist	checked 0, enter on Line 22A the portation. If you checked 1 or 2 or Standards: Transportation for the tical Area or Census Region. (The inkruptcy court.)	r more, enter on applicable num	Line 2 ber of	22A the "Opvehicles in t	erating Costs" amou he applicable Metrop	nt from IRS politan	\$
22B	Local Standards: transportation; additional public transportation expense. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 22B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)							

B22A (C	fficial For	rm 22A) (Chapter 7) (12/08)				
	Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.)					
23	Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the					
	a.	IRS Transportation Standards, Ownership Costs	\$			
	b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42	\$ 0.00			
	c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.	\$	0.00	
24	Enter, (availa Averag	Standards: transportation ownership/lease expense; Vehicle 2. and the "2 or more" Box in Line 23. in Line a below, the "Ownership Costs" for "One Car" from the IR ble at www.usdoj.gov/ust/ or from the clerk of the bankruptcy courge Monthly Payments for any debts secured by Vehicle 2, as stated and enter the result in Line 24. Do not enter an amount less than	S Local Standards: Transportation t); enter in Line b the total of the in Line 42; subtract Line b from			
	a.	IRS Transportation Standards, Ownership Costs	\$			
	b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42	\$ 0.00			
	c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.	\$	0.00	
25	Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state and local taxes, other than real estate and sales taxes, such as income taxes, self-employment taxes, social-security taxes, and Medicare taxes. Do not include real estate or sales taxes.					
26	Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly payroll deductions that are required for your employment, such as retirement contributions, union dues, and uniform costs. Do not include discretionary amounts, such as voluntary 401(k) contributions.					
27	Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.					
28	Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are					
29	Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available. \$ **Text					
30	Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually expend on					
31	Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 19B. Do not include payments for health insurance or health savings accounts listed in Line 34.					
32	Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service—					
³³ C	ase13	Apenses Allowed under LRS Standards Enter the total of Lines	ንኳምነካን 14:07:06 Desc	Mair	0.00	
		Document Page 47 of	55			

			Subpart C: Deductions fo	r Debt Payme	ent		
	you o Paym total o filing	own, list the name of the sent, and check whether of all amounts schedule of the bankruptcy ca	tred claims. For each of your debts the creditor, identify the property securer the payment includes taxes or insurated as contractually due to each Securese, divided by 60. If necessary, list adonthly Payments on Line 42.	ring the debt, star rance. The Avera red Creditor in the	te the Average Monthlinge Monthly Payment in 60 monthly following	y s the the	
42		Name of Creditor	Property Securing the Debt	Average Monthly Payment	include taxes		
	a.			\$	☐ yes ☐ no	1	
	b.			\$	☐ yes ☐ no	1	
	c.			\$	☐ yes ☐ no	1	
				Total: Add Lines a, b and	l c.		\$ 0.00
43	you m in add amou	nay include in your delition to the payments on would include any and total any such amo	or other property necessary for your seduction 1/60th of any amount (the "cost listed in Line 42, in order to maintain sums in default that must be paid in opents in the following chart. If necess	ure amount") that a possession of th rder to avoid repo ary, list additiona	you must pay the cred e property. The cure essession or foreclosure	litor	
		Creditor					
	a.			\$			
	b.			\$			
	c.			\$			
				Total: Add	Lines a, b and c		\$ 0.00
44	The state of the s			\$			
		ing chart, multiply th	e expenses. If you are eligible to file a e amount in line a by the amount in li			ive	
	a.	Projected average r	nonthly chapter 13 plan payment.		\$	7	ļ
45	b.	by the Executive O	for your district as determined under s ffice for United States Trustees. (This sdoj.gov/ust/ or from the clerk of the l	s information is	x		
	c.	Average monthly a	dministrative expense of chapter 13 ca	ise	Total: Multiply Lines a and b	1 1	\$ 0.00
46	Total 1	Deductions for Debt	Payment. Enter the total of Lines 42	through 45.			\$ 0.00
			Subpart D: Total Deduction	s from Incom	ie		
47	Total of all deductions allowed under § 707(b)(2). Enter the total of Lines 33, 41, and 46.				\$ 0.00		

	Part VI. DETERMINATION OF § 707(b)(2) PRESUMPTION					
48	Enter the amount from Line 18 (Current monthly income for § 707(b)(2))	\$				
49	Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2))	\$	0.00			
50	Monthly disposable income under § 707(b)(2). Subtract Line 49 from Line 48 and enter the result	\$				
51	60-month disposable income under § 707(b)(2). Multiply the amount in Line 50 by the number 60 and enter the result.	\$				
	Initial presumption determination. Check the applicable box and proceed as directed.	 				
	The amount on Line 51 is less than \$6,575 Check the box for "The presumption does not arise" at the to of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI.	p of pa	age 1			
52	The amount set forth on Line 51 is more than \$10,950. Check the box for "The presumption arises" at a page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do the remainder of Part VI.					
	The amount on Line 51 is at least \$6,575, but not more than \$10,950. Complete the remainder of Part through 55).	VI (Lir	nes 53			
53	Enter the amount of your total non-priority unsecured debt	\$				
54	Threshold debt payment amount. Multiply the amount in Line 53 by the number 0.25 and enter the result.					
	The amount on Line 51 is equal to or greater than the amount on Line 54. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII.					
	Part VII: ADDITIONAL EXPENSE CLAIMS					
56	Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required and welfare of you and your family and that you contend should be an additional deduction from your current income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should average monthly expense for each item. Total the expenses. Expense Description Monthly Amount a. b. c. Total: Add Lines a h and a separate page. Separate page. All figures and a separate page. All figures should average monthly expense for each item. Total the expenses.	month I reflec	nly			
	Total: Add Lines a, b and c \$ 0.00					
	Part VIII: VERIFICATION					
	I declare under penalty of perjury that the information provided in this statement is true and correct. (If this is both debtors must sign.)	a joini Bl	case,			
57	Date: 03/23/2010 Signature: Signature: Shull Basecke	9-	PO			
	Date: 03/23/2010 Signature: On Signature: (Joint Deblor, if any)	Leg	/			

UNITED STATES BANKRUPTCY COURT

Northern District of West Virginia

Debtor(s)	_ (if known)
VERIFICATION OF CREDITOR MATRIX	
The above named Debtor(s) hereby verifies that the attached list of crediture and correct to the best of my/their knowledge.	tors is
Date: Debtor JOHNALBERT BESECKER bej: @nne Bese	ahos Poc
Date: Joint Debtor ANNE ELIZABETH BESECK	1

BESECKER, JOHN ALBERT BESECKER, ANNE ELIZABETH

BANK OF AMERICA 100 N TRYON STREET CHARLOTTE, NC 28255

VIRGINIA DEPT OF TAXATION PO BOX 1777 RICHMOND, VA 23218-1777

DCS (VIRGINIA DEPT OF TAXATION) PO BOX 90452378483 PLEASANTON, CA 94566-9056

CAPITOL ONE BANK PO BOX 71083 CHARLOTTE, NC 28272-1083

MID-ATLANTIC OF CUMBERLAND LLC D/B/A ALLEGANY NURSING & REHABILITATION CENTER 730 FURNACE STREET CUMBERLAND, MD 21502

GENERAL POWER OF ATTORNEY

BY THIS DOCUMENT IT IS HEREBY ACKNOWLEDGED, that I, John A. Besecker residing at 19 Clarence Taylor Road (PO Box 399), Springfield, West Virginia 26763, the undersigned, do hereby appoint Anne E. Besecker of 19 Clarence Taylor Road (PO Box 399), Springfield, West Virginia 26763 as my attorney-in-fact ("Agent") to exercise the powers and discretions described below.

If the Agent is unable to serve for any reason, I appoint **Darrel D. Hill**, of **25 Magnolia Place (PO Box 1), Springfield, West Virginia 26763**, as my alternate or successor Agent, as the case may be to serve with the same powers and discretions.

I hereby revoke any and all general powers of attorney and special powers of attorney that previously have been signed by me. However, the preceding sentence shall not have the effect of revoking any powers of attorney that are directly related to my health care that previously have been signed by me.

My Agent shall have full power and authority to act on my behalf. This power and authority shall authorize my Agent to manage and conduct all of my affairs and to exercise all of my legal rights and powers, including all rights and powers that I may acquire in the future. My Agent's powers shall include, but not be limited to, the power to:

- 1. Open, maintain or close bank accounts (including, but not limited to, checking accounts, savings accounts, and certificates of deposit), brokerage accounts, retirement plan accounts, and other similar accounts with financial institutions.
 - a. Conduct any business with any banking or financial institution with respect to any of my accounts, including, but not limited to, making deposits and withdrawals, negotiating or endorsing any checks or other instruments with respect to any such accounts, obtaining bank statements, passbooks, drafts, money orders, warrants, and certificates or vouchers payable to me by any person, firm, corporation or political entity.
 - b. Perform any act necessary to deposit, negotiate, sell or transfer any note, security, or draft of the United States of America, including U.S. Treasury Securities.
 - c. Have access to any safe deposit box that I might own, including its contents.
- 2. Sell, exchange, buy, invest, or reinvest any assets or property owned by me. Such assets or property may include income producing or non-income producing assets and property.
- 3. Take any and all legal steps necessary to collect any amount or debt owed to me, or to settle any claim, whether made against me or asserted on my behalf against any other person or entity.
- 4. Enter into binding contracts on my behalf.
- 5. Exercise all stock rights on my behalf as my proxy, including all rights with respect to stocks, bonds, debentures, commodities, options or other investments.
- 6. Maintain and/or operate any business that I may own.
- 7. Employ professional and business assistance as may be appropriate, including attorneys, accountants, and real estate agents.
- 8. Sell, эсопчен Diese, nrostgage manage, insure improve 4 repair, or perform any setheriact with respect to any of my property (rownewned Balater 3 a o of bed) including, but not limited to, real

estate and real estate rights (including the right to remove tenants and to recover possession). This includes the right to sell or encumber any homestead that I now own or may own in the future.

9. Prepare, sign, and file documents with any governmental body or agency, including, but not limited to, authorization to:

a. Prepare, sign and file income and other tax returns with federal, state, local, and other

governmental bodies.

b. Obtain information or documents from any government or its agencies, and represent me in all tax matters, including the authority to negotiate, compromise, or settle any matter with such government or agency.

- c. Prepare applications, provide information, and perform any other act reasonably requested by any government or its agencies in connection with governmental benefits (including medical, military and social security benefits), and to appoint anyone, including my Agent, to act as my "Representative Payee" for the purpose of receiving Social Security benefits.
- 10. Transfer any of my assets to the trustee of any revocable trust created by me, if such trust is in existence at the time of such transfer.
- 11. Subject to other provisions of this document, disclaim any interest which might otherwise be transferred or distributed to me from any other person, estate, trust, or other entity, as may be appropriate. However, my Agent may not disclaim assets to which I would be entitled; if the result is that the disclaimed assets pass directly or indirectly to my Agent or my Agent's estate. Provided that they are not the same person, my Agent may disclaim assets that pass to my Gift Agent, and my Gift Agent may disclaim assets that pass to my Agent.

This Power of Attorney shall be construed broadly as a General Power of Attorney. The listing of specific powers is not intended to limit or restrict the general powers granted in this Power of Attorney in any manner.

Any power or authority granted to my Agent under this document shall be limited to the extent necessary to prevent this Power of Attorney from causing: (i) my income to be taxable to my Agent, (ii) my assets to be subject to a general power of appointment by my Agent, or (iii) my Agent to have any incidents of ownership with respect to any life insurance policies that I may own on the life of my Agent.

My Agent shall not be liable for any loss that results from a judgment error that was made in good faith. However, my Agent shall be liable for willful misconduct or the failure to act in good faith while acting under the authority of this Power of Attorney. A successor Agent shall not be liable for acts of a prior Agent.

No person who relies in good faith on the authority of my Agent under this instrument shall incur any liability to me, my estate or my personal representative. I authorize my Agent to indemnify and hold harmless any third party who accepts and acts under this document.

If any part of any provision of this instrument shall be invalid or unenforceable under applicable law, such part shall be ineffective to the extent of such invalidity only, without in any way affecting the remaining parts of such provision or the remaining provisions of this instrument.

My Agent shall be entitled to reasonable compensation for any services provided as my Agent. My Agent shall be entitled to reimbursement of all reasonable expenses incurred as a result of carrying out any provision of this Power of Attorney.

My Agent shall provide an accounting for all funds handled and all acts performed as my Agent, but only if I so request or if such a request is made by any authorized personal representative or fiduciary acting on my behalf.

This Power of Attorney shall become effective immediately, and shall not be affected by my disability or lack of mental competence, except as may be provided otherwise by an applicable state statute. This is a Durable Power of Attorney. This Power of Attorney shall continue effective until my death. This Power of Attorney may be revoked by me at any time by providing written notice to my Agent.

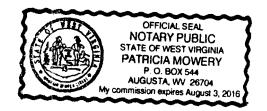
Dated June 26th, 2008, at Romney, West Virginia.

111. 11

John A Besuhu John A. Besecker

Acknowledgement:

STATE OF What I was a common of the common o
COUNTY OF Hampahin
On this, the day of, 20, 20, before me, a Notary Public in and for
the above state and county, personally appeared John Brockin, known
to me or proved to be the person whose name is subscribed to the within instrument and
acknowledged to me that he/she executed the same, and that by his/her signature on the instrument
the person executed the instrument.



My Commission Expires: 8-3-2016